



Greenlock

Your Wealth.
Fully Accounted.

About Greenlock

- Automated solutions for independent private wealth oversight
- \$2 billion+ in assets under audit
- Proprietary fee benchmarks on 100+ private wealth datapoints
- More than \$15 million in fees saved for our customer
- Founded in Switzerland 2022



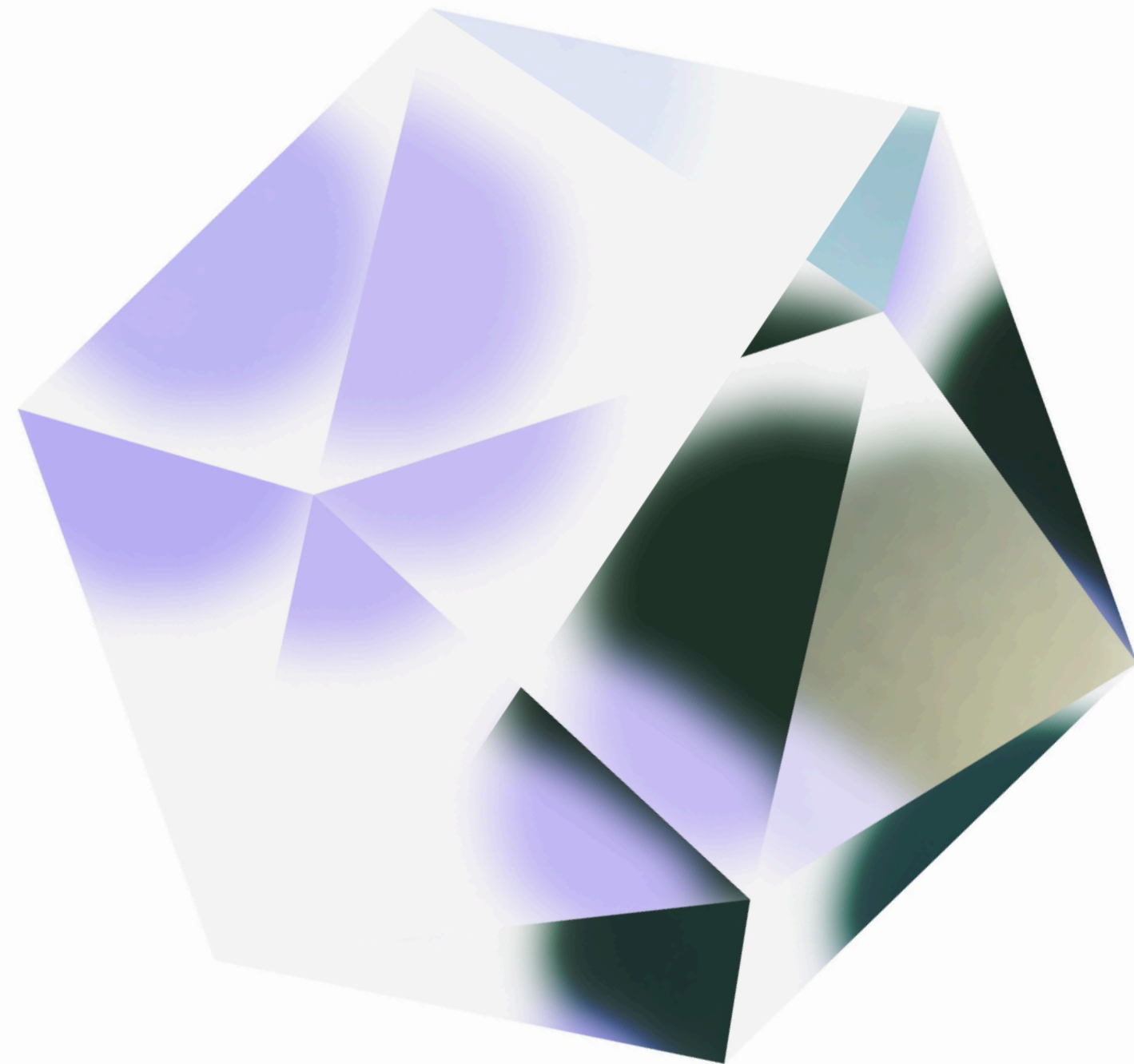
Wealth owner defines investment strategy

Policy Portfolio Definition

Strategic Asset Allocation

Managers selection

Investment objectives



Fee optimization

Risk assessment

Investment oversight

Performance audit

..whereas Greenlock ensures capital efficiency

Greenlock

- The financial intermediaries thrive on opacity – **beneficiaries almost never see the true cost of inefficiency**. When confidence replaces clarity, wealth leaks..
- Hidden fees, suboptimal strategies, and **conflicts of interest are not exceptions but widespread practices**, whether due to oversight or intent.
- We aim to change this system by offering **independent oversight and auditing**, which returns control to investors over their capital
- We implement a comprehensive audit system, enabling the recovery of lost capital due to inefficiency and delivering a **10–30x return on the cost of our services**.
- **We do not sell financial products. We do not manage assets.** We act solely in the interest of the wealth owner - ensuring full control and accountability over capital.

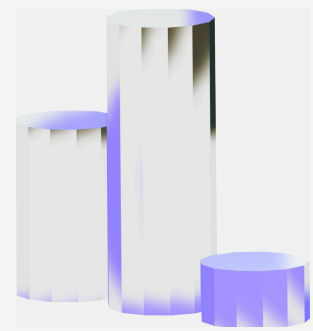
Explore our products

Fee Benchmarking & Reduction



Uncover hidden costs, run cost benchmarks, and identify opportunities to reduce fees across unnecessary wealth erosion.

Investment Performance Audit



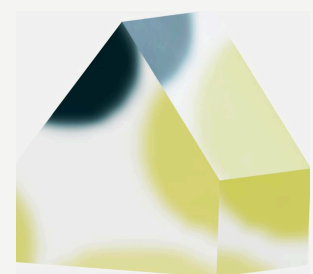
Assess manager performance with stochastic modeling to separate luck from skill, using cost assumptions for a true net-of-fees view.

PE/VC Portfolio Optimization



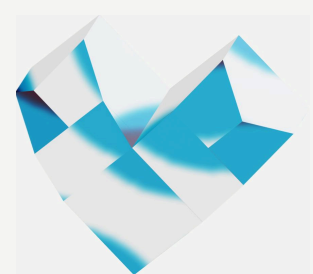
Apply institutional portfolio management principles to your private assets to ensure efficient and strategic capital allocation across private markets.

Real Estate Assets Monitoring



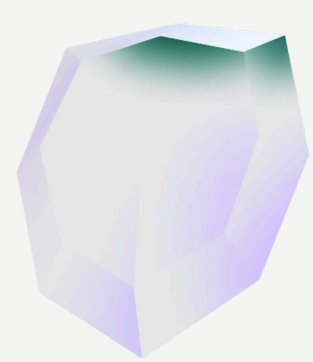
Consolidate and assess real estate holdings across cash flow, valuations, and currency exposure. Evaluate the opportunity cost of each property.

Executive Wealth Reporting




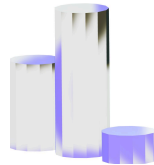
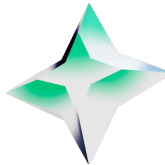
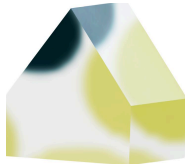


Uniquely designed for your needs, we deliver a customized, decision-ready view of your wealth—clear, strategic, and built for owners, not managers.

Core Capital Risk Surveillance



Owners don't fear volatility—they fear loss. We identify structural risks and concentration exposures that threaten core wealth built over decades.

Even the Most Sophisticated Investors Ask..

	 Fee Benchmarking & Reduction	 Investment Performance Audit	 PE/VC Portfolio Optimization	 Real Estate Monitoring	 Executive Wealth Reporting	 Capital Risk Surveillance
What is the full cost of my investment strategy covering both hidden and visible cost?	✓				✓	
How to establish a continuous audit of complex investment modules run by private banks or external non-public managers?		✓	✓			
What is the true performance of my portfolio –after adjusting for risk, currency, and hidden costs?	✓	✓			✓	
Am I seeing the full picture—or just what my managers want me to see? Is their view truly independent?	✓	✓	✓			
Are my private investments delivering real returns, or just paper valuations?		✓	✓	✓		
Am I exposed to a mission-critical risk that will erode not only the capital surplus, but also the original capital ?						✓

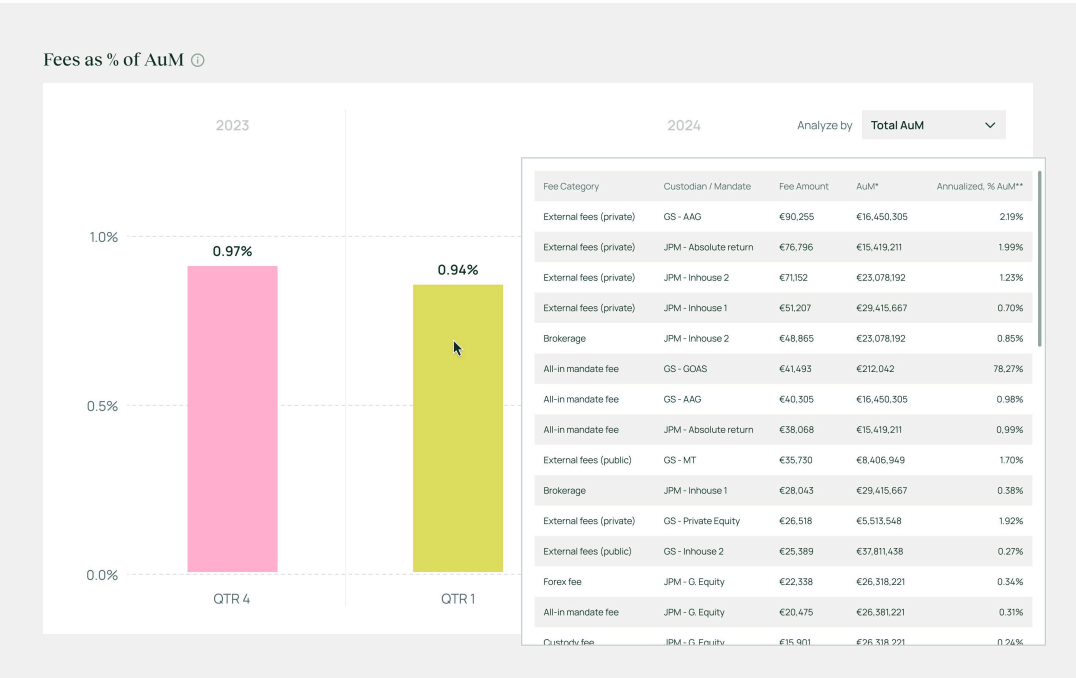
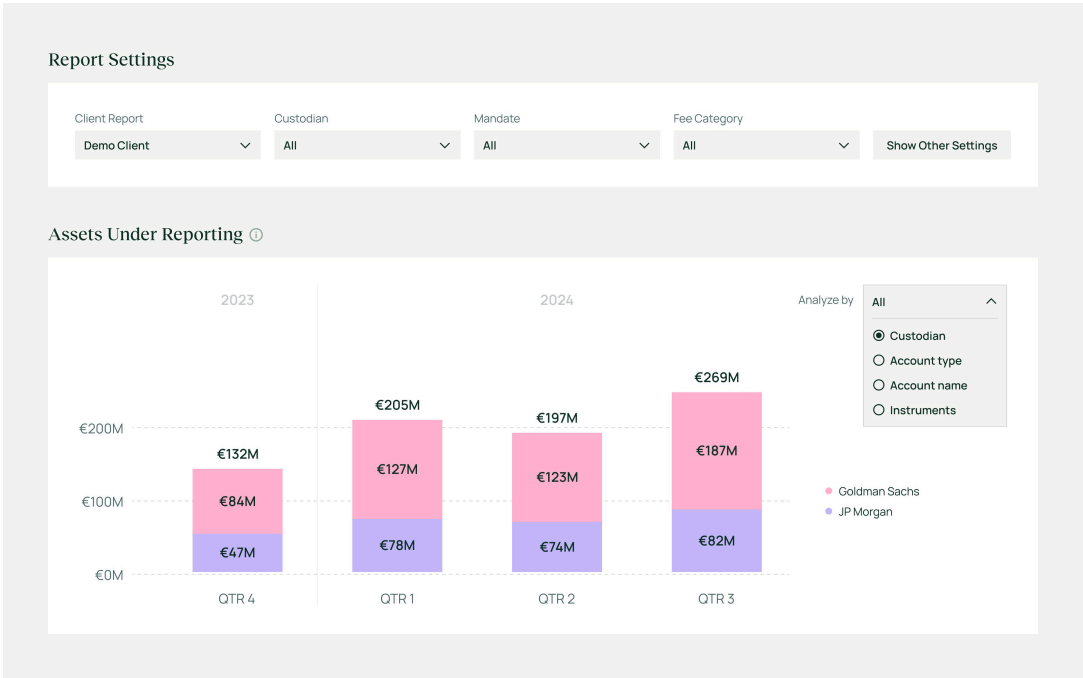


Fee Benchmarking & Reduction

Uncover hidden costs and identify opportunities to reduce fees across custodians and managers

Key questions for analysis:

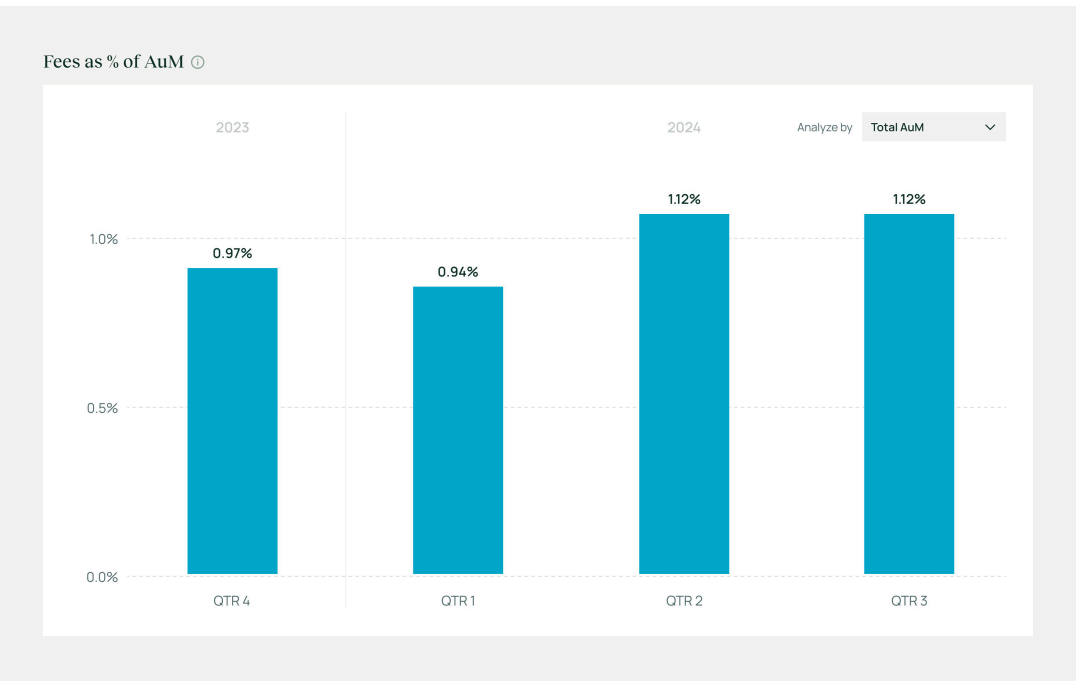
- What is the total cost of fees, including hidden charges?
- Are my fees being charged according to agreements?
- Are my fees in line with industry benchmarks?
- What is the potential for fee reduction, and how can it be achieved?
- What is the long-term impact of fees on capital performance?



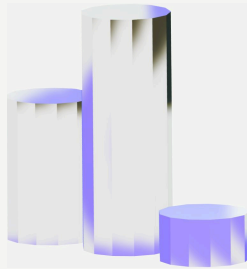
Fee Schedules Repository (preview)

Select fees: All selected Benchmark position: All selected

Custodian / Fee category / Account	AuM	Contractual Rate	Actual Rate (latest)	Benchmark
Goldman Sachs				
GS - AAG				
↳ All-in mandate fee	€16.5M	1.00%	1.00%	above peers
↳ GS - GE strategy	€2.8M	Expand to see		
↳ GS - Inhouse 1	€29.4M	Expand to see		
↳ GS - Inhouse 2				
↳ Brokerage	€37.8M	0.10%	0.10%	above peers
↳ Forex fee	€37.8M	0.05%	0.05%	inline
↳ GS - Inhouse 3	€29.4M	Expand to see		
↳ GS - Yield strategy	€0.0M	Expand to see		
JP Morgan				
	€82.3M	Expand to see		



Features	Greenlock	In-house resources
Fee consolidation	auto ✓	manual ✓
Fee monitoring	auto ✓	manual ✓
Visible fees	✓	✓
Hidden fees	✓	✗
One-source-of-truth for all fees	✓	✗
Fee benchmark	✓	✗
Expertise in negotiation for reduction	✓	✗
Independent assessment	✓	✗
Time spent by in-house team	1-2 days per quarter	10-15 days per quarter

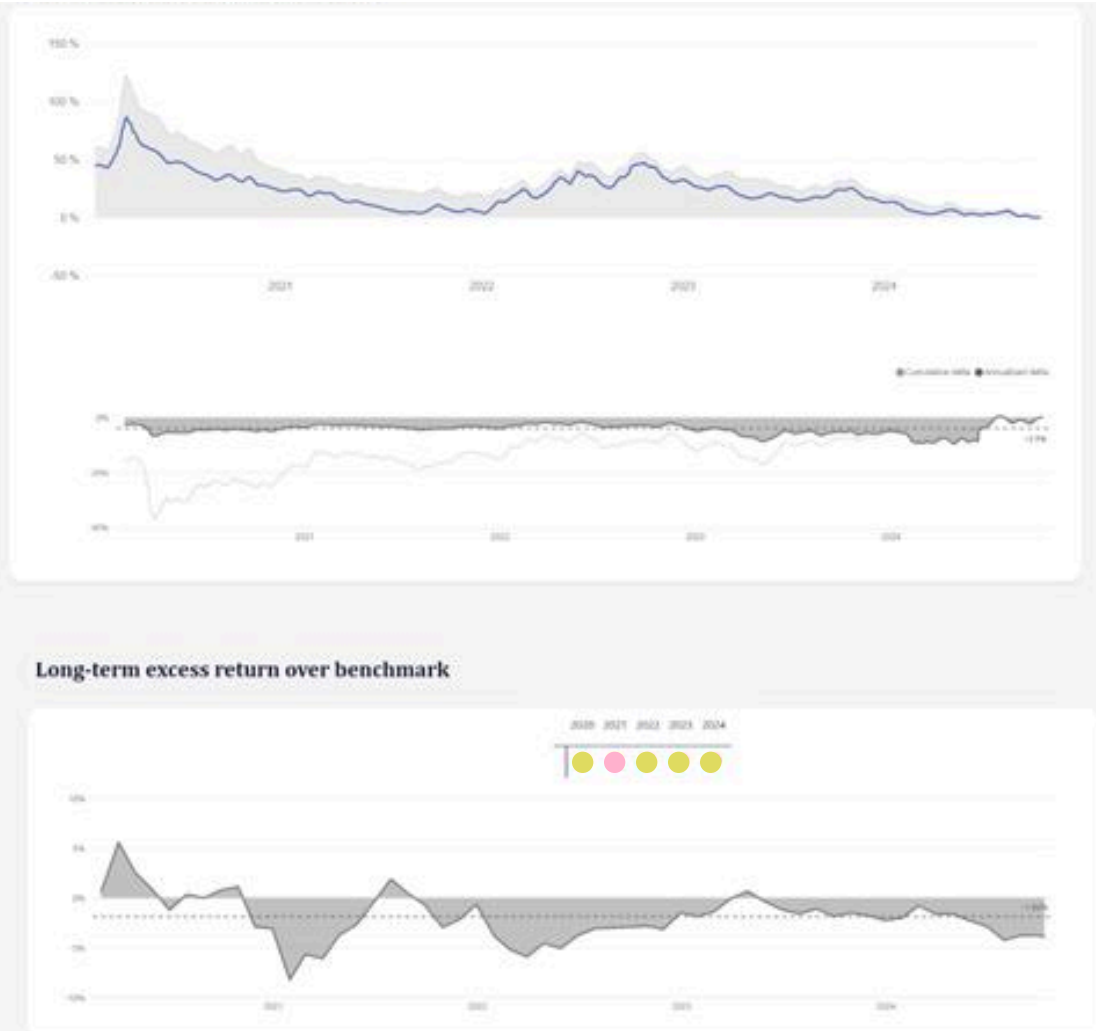
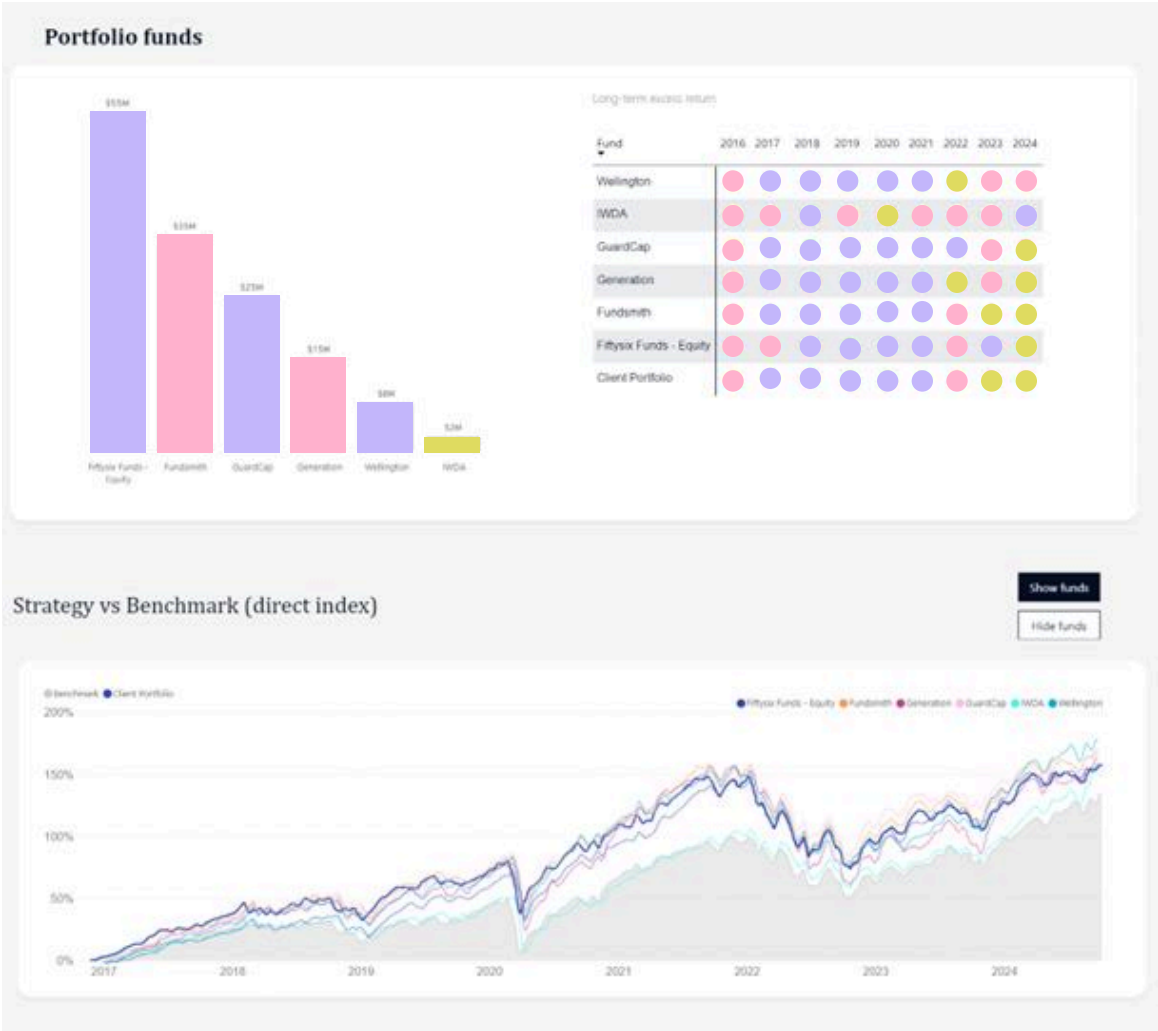


Investment Managers Audit

Assess manager performance with stochastic modeling to separate luck from skill, using cost assumptions for a true net-of-fees view.

Key questions for analysis:

- Are you truly evaluating performance – or just trusting the story told by your manager?
- How can you distinguish luck from skill when assessing returns?
- What real added value does your manager provide – accounting for your specific fees and custody costs?
- Does portfolio complexity help you – or only create more confusion?



Features	Morningstar, Refinitiv, etc.	In-house team	Greenlock
Historical pricing for non-public strategies	manual ✓	manual ✓	auto ✓
Calculation of the "real" benchmark	×	✓	✓
Compatibility with current reporting	×	✓	✓
Impact of investor-specific fees on returns	×	×	✓
Compare multiple benchmarks at once	×	×	✓
Reporting automation	×	×	✓

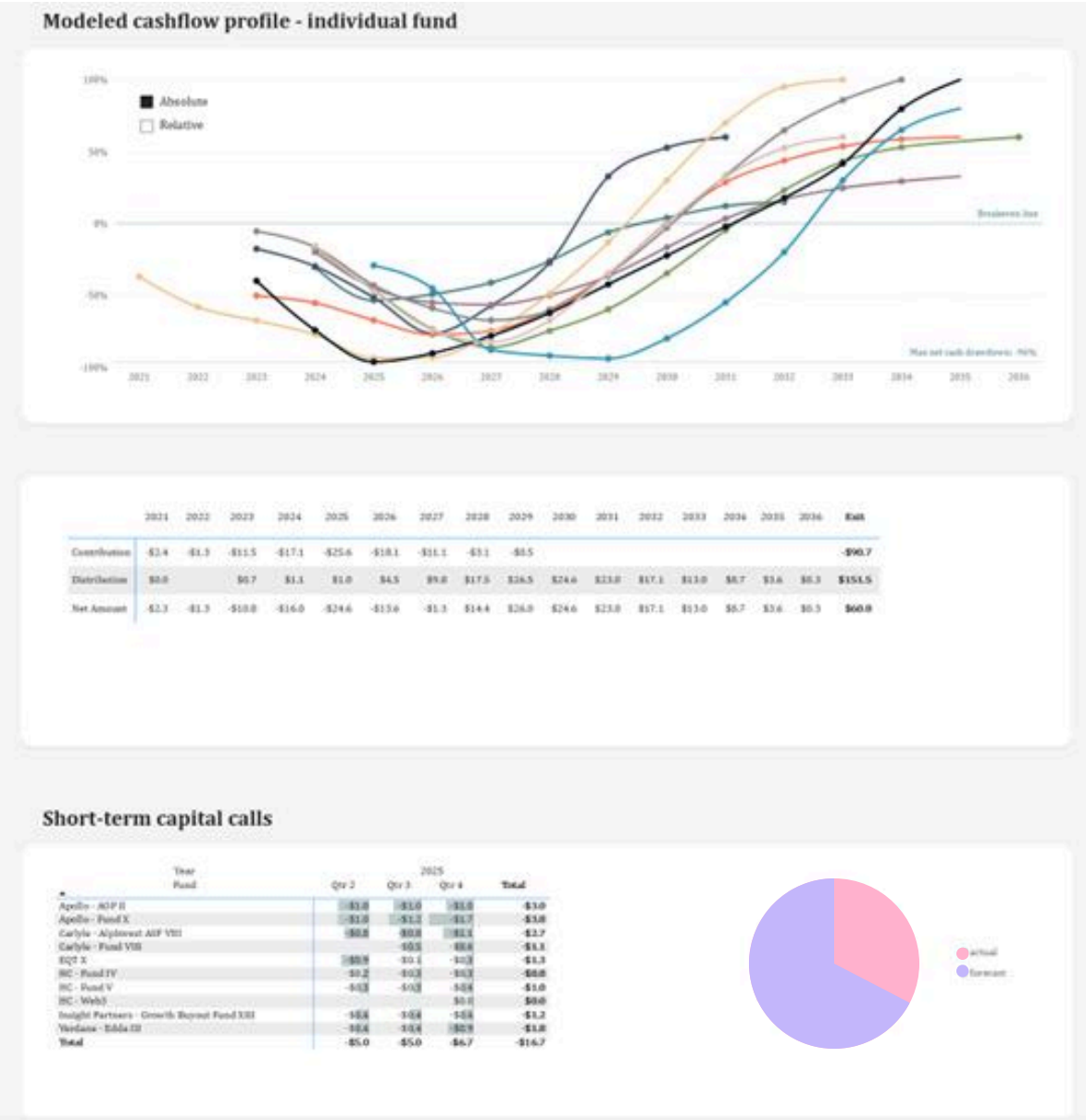
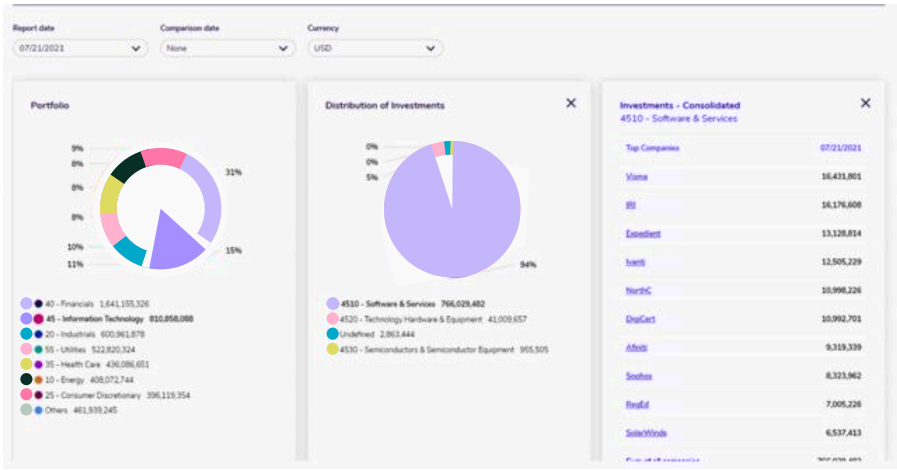


PE/VC Portfolio Optimization

Apply institutional portfolio management principles to your private assets to ensure efficient and strategic capital allocation

Key questions for analysis:

- What if all my PE investments had gone into an index ETF instead?
- What is the real return of my PE portfolio—after adjusting for all fees?
- I’ve been investing with GP XYZ for two years—should I commit to their next vintage?
- Are my capital calls and distributions part of a financial plan—or just unpredictable cash demands?
- Is my PE portfolio working for me—or am I just funding someone else’s strategy?



Features	Portfolio Management System	In-house team	Greenlock
Capital calls/distribution profile planning	✓	✗	✗
Independent assessment of manager performance	✓	✗	✗
Compatibility with current reporting	✓	✓	✗
Performance versus PE funds	✗	✓	✓
Performance versus public markets	✗	✓	✓
Independent audit of fee deductions	✗	✗	✓



Real Estate Assets Monitoring

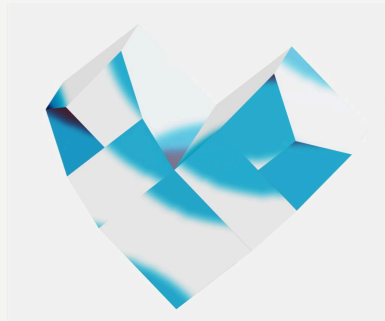
Consolidate and assess real estate holdings across cash flows, valuations, and currency exposure. Evaluate the opportunity cost of each property individually.

Key questions for analysis:

- What is the actual IRR of my real estate properties – taking into account all expenses, taxes?
- What is more profitable: my real estate or a risk-free alternative – such as bonds in the same currency?
- How do exchange rates impact the final return of foreign real estate?
- Does the current valuation of my properties reflect real changes in local markets?
- Do I have a unified, comparable view of all properties – regardless of property type, country, or currency?



Features	In-house team	Greenlock
Consolidated real estate-related cash flows	manual ✓	auto ✓
Running IRR calculation per project	manual ✓	auto ✓
Regular benchmarking against local	✗	✓
Quarterly adjustment for local real estate market trends	✗	✓
Compatibility with current reporting	✓	✓
Reporting automation	✗	✓

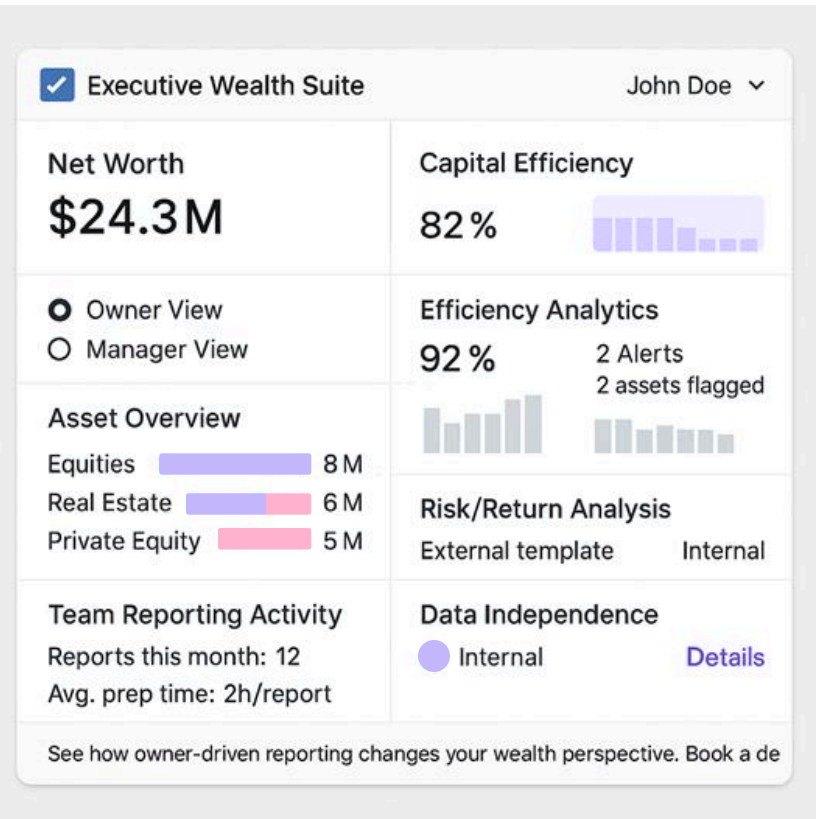
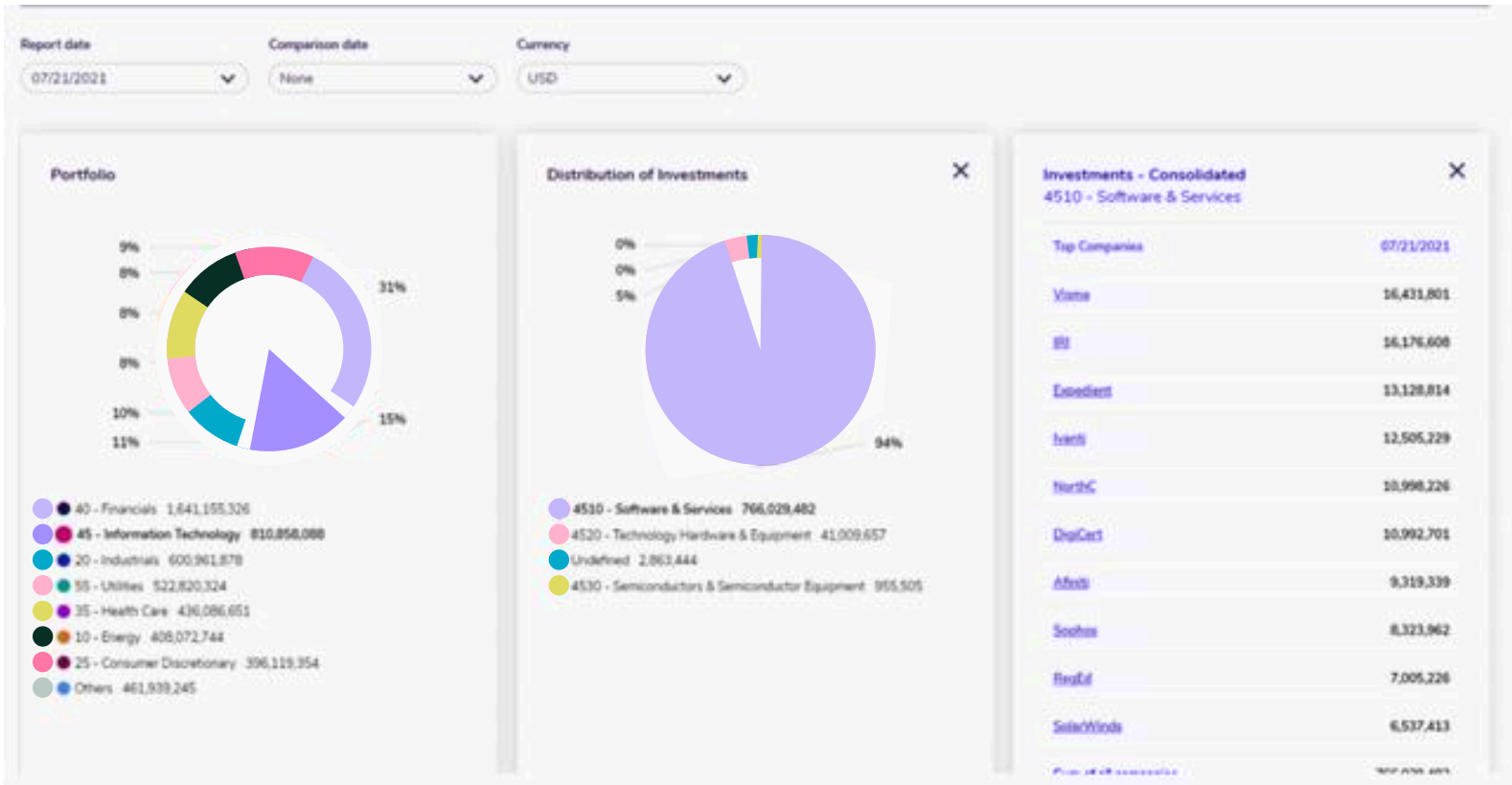


Executive Wealth Reporting

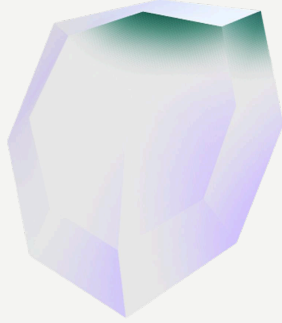
Uniquely designed for your needs, we deliver a customized, decision-ready view of your wealth—clear, strategic, and built for owners, not managers.

Key questions for analysis:

- Are you managing your capital—or just observing it through someone else’s reports?
- Do your reports focus on how much capital you have, but overlook how efficiently it’s working?
- Who is really shaping your view of risk and return—you or a standard template from an external portfolio management system?
- How much time does your team spend preparing reports—and at what cost?
- How independent is the reporting data you base your decisions on?



Features	Portfolio Management System	In-house team	Greenlock
Automated data extraction from banks	✓	×	×
Reconciliation per bank	✓	×	×
Standardized reporting	✓	✓	×
Personalized reporting for beneficiaries	×	✓	✓
Dynamic addition/editing of report modules	×	✓	✓
Reporting from an independent provider	✓	×	✓
Reporting automation	×	×	✓
Inclusion of non-bank assets in reporting	×	✓	✓

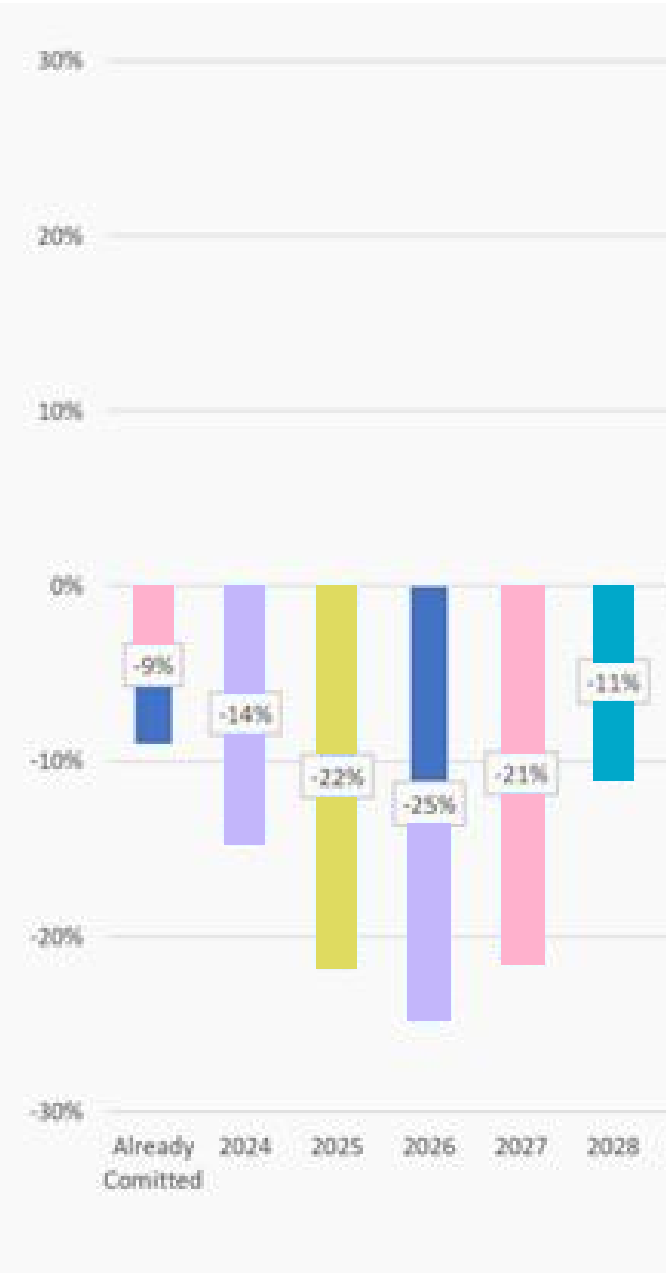
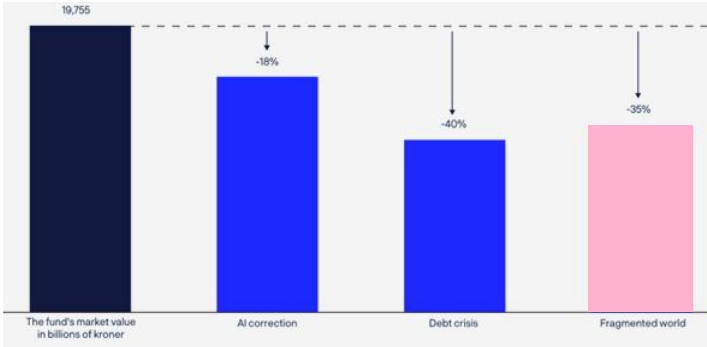
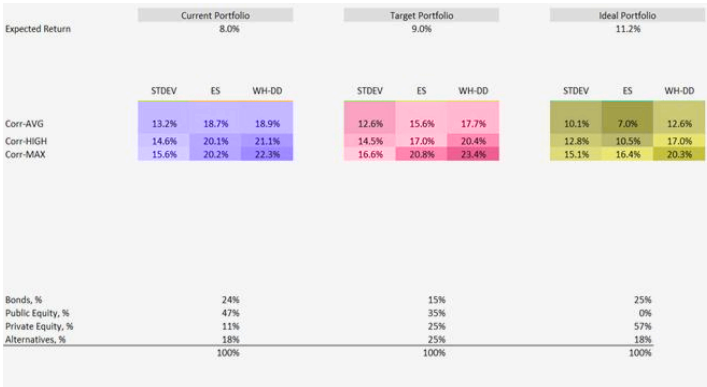


Core Capital Risk Surveillance

Owners don't fear volatility—they fear permanent loss.
We identify structural risks and concentration exposures
that threaten the core wealth built over decades.

Key questions for analysis:

- What is the risk of breaching your capital "principal" over long horizons, and how long could it last?
- What are the drawdowns you'll have to endure in the next 5/10 years ?
- What will happen to your portfolio when the correlation of all assets becomes 1 — and that's not a question of "if", but "when"?
- What are the real liquidity risks of your portfolio — and are you prepared for a scenario where you need cash but the market isn't there?



Features	Portfolio Management System	Greenlock
Risk monitoring of individual investments	✓	✓
Liquidity management for committed capital	✓	✓
Composite portfolio risk monitoring	✗	✓
Quarterly portfolio drawdown risk modeling	manual ✗	auto ✓
Quarterly assessment of inter-asset class correlation	✗	✓
Process automation based on your favorite PMS	✗	✓
Independent risk assessment by asset class	✗	✓

Greenlock

Automated solutions
for private wealth audit

Greenlock AG,

Hinterbergstrasse 49,
CH 6312 Steinhausen
Switzerland

contact@greenlock.io
greenlock.io

